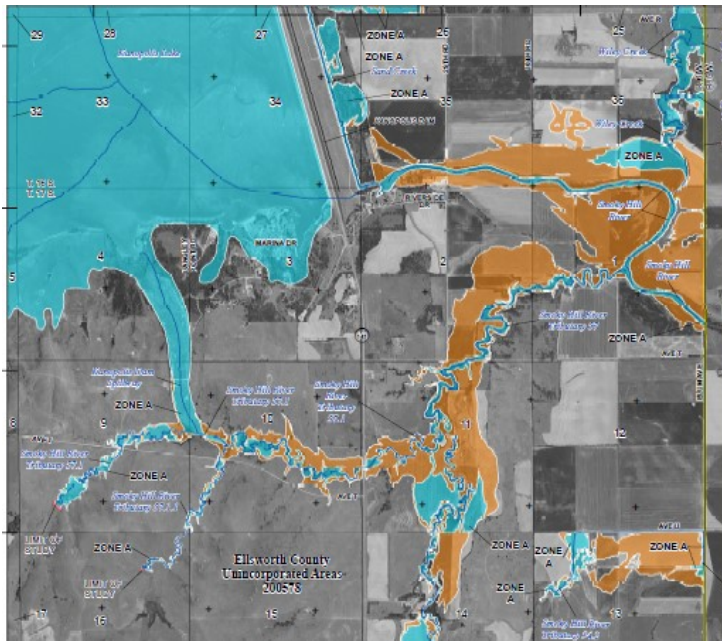


Will LOMAs issued under the old map be valid under the new map?

When a new FIRM becomes effective, it automatically supersedes previously issued LOMAs, LOMRs, and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.



What is FEMA's process for revalidating existing LOMAs and LOMRs?

To revalidate map changes, FEMA conducts a detailed comparison of the BFEs shown on FEMA's new FIRM and the lowest adjacent grade or lowest lot elevation of previously issued map changes. Those structures or properties that are at or above the BFE or are located in areas of the community that are not affected by updated flood hazard information are revalidated through a formal determination letter that is issued to the community's Chief Executive Officer when the new FIRM becomes effective. The revalidation letter is also mailed to each community's map repository to be kept on file and is available for public reference.

FEMA issues a Summary of Map Amendments (SOMA) to each community with LOMAs and or LOMRs with the Preliminary Issuance and prior to the new maps effective date, with the Letter of Final Determination. The SOMA indicates the status of each effective LOMA and LOMR according to the new mapping. Map changes that have been issued for multiple lots or structures where the determination for one or more of the lots or structures have changed cannot be automatically revalidated through the administrative process described above. These cases will be sent to FEMA for review, and FEMA will issue a new letter reflecting its new determination.



FEMA

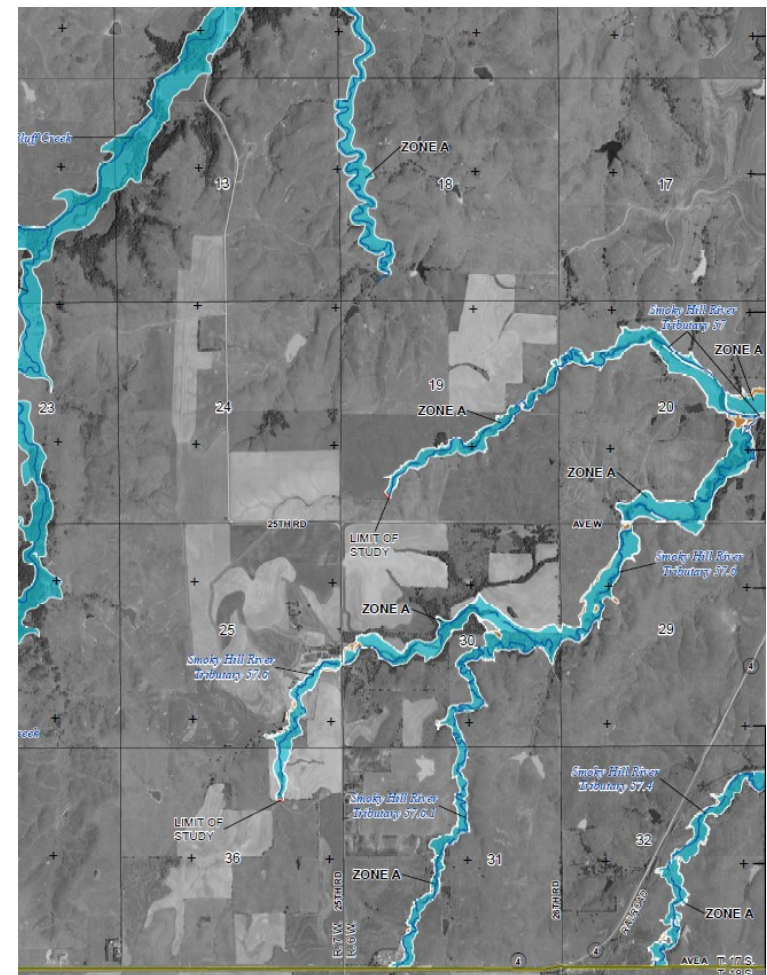
August 14, 2019

Ellsworth County, Kansas

This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) and Risk Mapping Assessment and Planning (Risk MAP) programs, which are administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in Ellsworth County, Kansas. A portion of the county's Flood Insurance Rate Maps (FIRMs) are being revised using the latest technologies and the most current data; so residents, homeowners, business owners, and community officials may understand the local flood risk, and keep people and property safe from flooding.

What is the NFIP?

In 1968, Congress established the National Flood Insurance Program (NFIP) due to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FEMA maps include the Special Flood Hazard Area, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area,



What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Rate Map (FIRM) and a Flood Insurance Study (FIS) report. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Area, and is used with the FIS report to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict other information including Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways and common physical features such as roads. A FIS is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures and a description of the hydrologic and hydraulic methods used in the study. The FIS includes the flood profiles for detailed studies, which is the official source for the BFE.

Have More Questions?
Please check out these resources for more information.

For any questions concerning flood hazard mapping or LOMAs, contact the FEMA Map Information exchange's (FMIX) toll-free information line at 1-877-FEMA MAP (1-877-336-2627).

More information is available at:
www.fema.gov/national-flood-insurance-program-flood-hazard-mapping

For more information about the National Flood Insurance Program, visit
www.fema.gov/national-flood-insurance-program

For information about joining the National Flood Insurance Program, floodplain management, ordinances, or map adoption policies, communities may contact **Steve Samuelson**, the State NFIP Coordinator for Kansas, at (785) 296-4622.

For questions specifically concerning insurance, please call 1-800-427-4661 or visit <http://www.floodsmart.gov>.



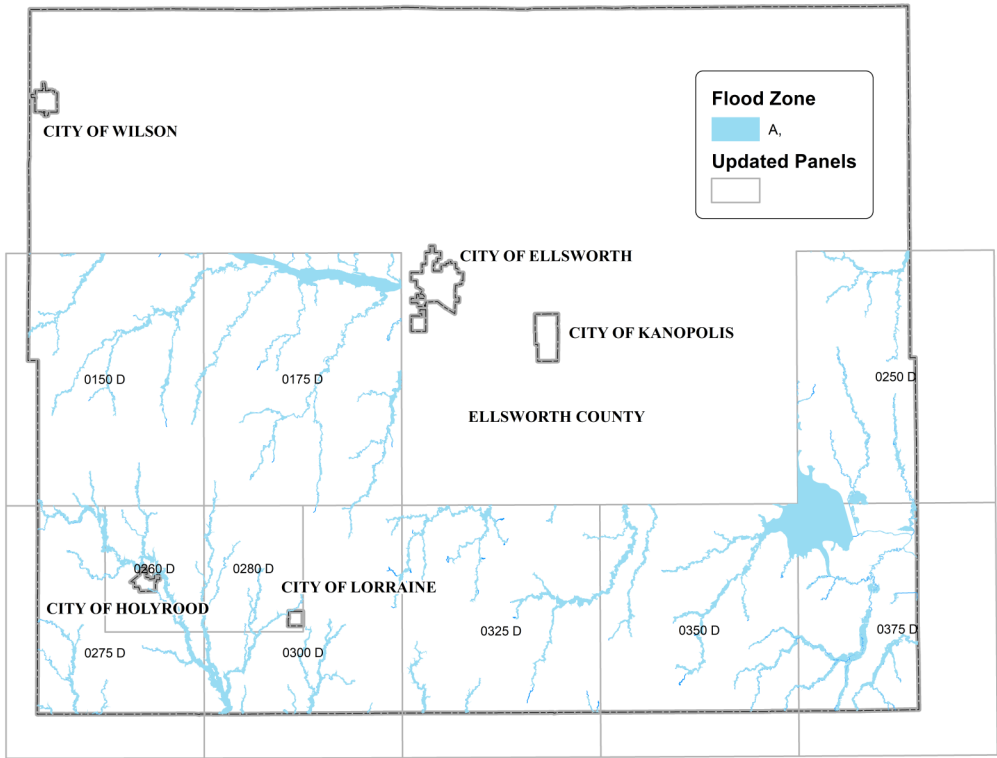
Why are the maps being updated?

This study has updated information on the existence and severity of flood hazard areas in the Cow and Lower Smoky Hill watersheds. Only those panels that are in the these watershed have been revised. The FIS was updated to reflect new engineering analyses.

What has changed?

Ellsworth County was selected for a Physical Map Revision (PMR) floodplain mapping update in 2016, funded by FEMA. This update was initiated to develop new studies that more accurately portray the flood risk throughout the Cow and Lower Smoky Hill watersheds and to produce supplemental datasets to more effectively manage and understand flood risk. New hydrologic and hydraulic analysis were incorporated into this study using the 2011 acquired LiDAR, a very accurate ground elevation dataset, for the new studies. Zone A analysis were performed for streams within the Cow and Lower Smoky Hill watersheds. For more information, please see the FIS Report. Flood elevations shown in this FIS report and the FIRMs are referenced to the North American Vertical Datum of 1988 (NAVD 88).

Flooding Sources in Ellsworth County PMR

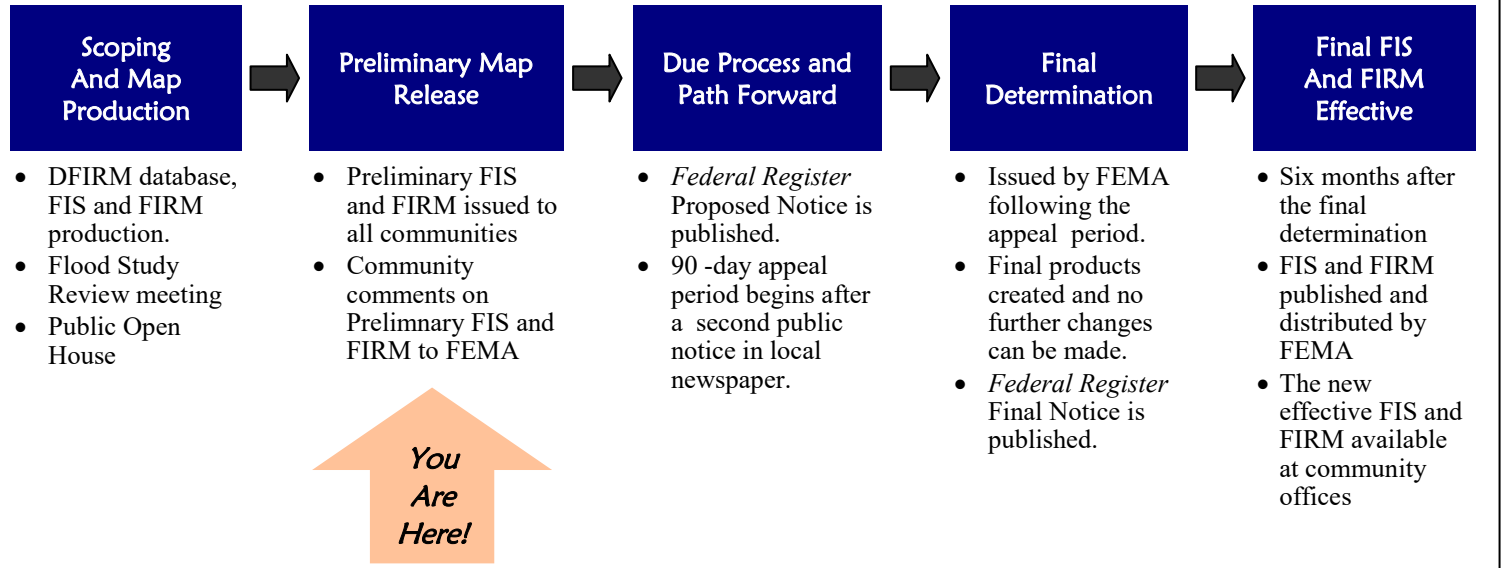


Learn more about the project:
<https://agriculture.ks.gov/divisions-programs/dwr/floodplain/mapping/mapping-projects/lists/mapping-projects/lower-smoky-hill>

View the updated floodplains : http://gis2.kda.ks.gov/gis/lower_smoky/

The Mapping Process

The key steps in the mapping and product development process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are identified.



What happens after the Appeal Period?

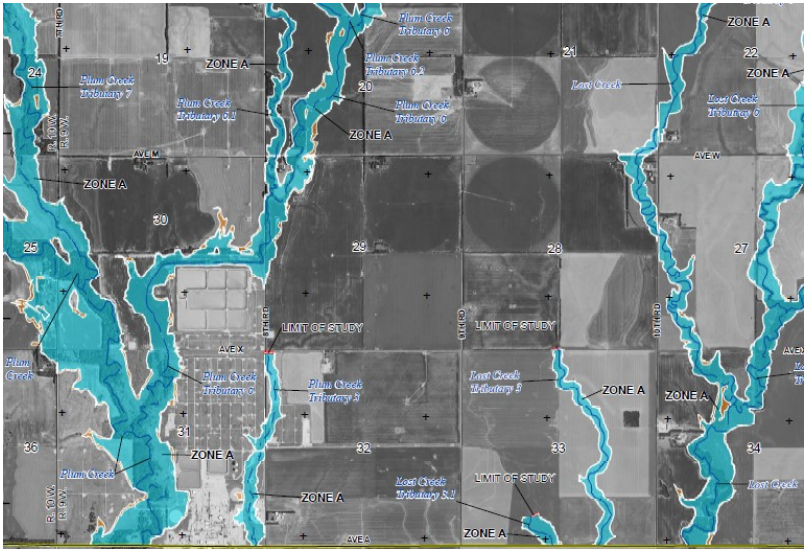
FEMA will issue a Letter of Final Determination and then provide the community with six months to adopt up-to-date floodplain management ordinances. If the floodplain ordinances in effect are satisfactory, they can be submitted in their current form. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator (Kansas Department of Agriculture) or the FEMA regional office. After the six-month compliance period, the new FIS and FIRM will become effective.

What Factors Determine Flood Insurance Premiums?

A number of factors are used to determine flood insurance premiums, including the amount of coverage purchased, the deductible, location, age, occupancy, and type of building. The elevation of the lowest adjacent grade (the lowest ground touching the structure) or lowest floor relative to the BFE may also be used to rate the policy.

How can I purchase flood insurance?

A policy may be purchased from any licensed property insurance agent or broker who is in good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company. Call 1-800-720-1093 or visit www.floodsmart.gov to find a flood insurance agent near you.



Is there any recourse if I do not agree with the new map?

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. Such situations may exist in your community. For these situations, FEMA established the LOMA process to remove such structures from the Special Flood Hazard Area.

What is a Comment?

Challenges received during the appeal period that do not involve proposed flood hazard information are considered comments. These include, but are not limited to: requests that a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), or LOMR be incorporated; and basemap errors, such as road name or city limit changes.

What is an Appeal?

Some flood studies result in new or revised flood hazard information. During the 90-day appeal period, community officials and others may object to the accuracy of this flood hazard information, which may include new or revised BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways. All appeals must be based on data that show the new or revised flood hazard information is scientifically or technically incorrect. Certification of data by a Registered Professional Engineer or Licensed Land Surveyor may be required. Individuals should contact their local Floodplain Administrator for deadline dates or to submit an appeal. Communities should contact the FEMA Region 7 office in Kansas City or the Kansas Department of Agriculture before submitting an appeal.

Send Comments to:
KDA Division of Water Resources
Topeka Field Office
Attention: Tara Lanzrath
6531 SE Forbes Ave., Suite B
Topeka, KS 66619
785-296-2513 •
Tara.lanzrath@ks.gov

Send Appeals to:
FEMA Region VII
Mitigation Division
Attention: Andy Megrail
11224 Holmes Street
Kansas City, MO 64131-3626
816-283-7982 •
andy.megrail@fema.dhs.gov